

Information to identify the case:

Debtor 1	<u>Anne L. Deeck</u>	Social Security number or ITIN	xxx-xx-9255
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12214-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anne L. Deeck

6/5/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Anne L. Deeck
DebtorCase No. 19-12214-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db
518130123 +Anne L. Deeck, 1 Travertine Cir, Savannah, GA 31419-8400
+Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518656088 +Denise Carlon Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
518006659 +GreenSky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
518038105 +Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
518006660 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
518172619 +LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
518103476 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518179197 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 06 2020 03:31:15
BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR, BK DEPT,
CORAL GABLES, FL 33146-1873
518006655 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 06 2020 03:31:15
Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1873
518006656 +EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518170390 +EDI: AIS.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
518006658 +EDI: WFNBNB.COM Jun 06 2020 06:23:00 Comenitycapital/ultamc, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
518006657 +EDI: JPMORGANCHASE Jun 06 2020 06:23:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850
518006661 +E-mail/Text: bk@lendingclub.com Jun 06 2020 03:31:19 LendingClub, Attn: Bankruptcy,
71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518179305 +EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC,
c/o Banana Republic Visa, POB 41067, Norfolk VA 23541
518162724 +EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC, c/o Home Design,
POB 41067, Norfolk VA 23541
518162742 +EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC,
c/o Sams Club Mastercard, POB 41067, Norfolk VA 23541
518179258 +EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518164832 +EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
518006662 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchb/home Design Ami, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
518007780 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518006663 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518006664 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518006665 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518006666 +EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Bayview Loan Servicing, LLC, as servicer for
METROPOLITAN LIFE INSURANCE COMPANY bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com,jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John A. Underwood on behalf of Debtor Anne L. Deeck johnunderwood@comcast.net,
Ardith@southjerseylawyers.com
R. A. Lebron on behalf of Creditor Bayview Loan Servicing, LLC, as servicer for METROPOLITAN
LIFE INSURANCE COMPANY bankruptcy@feinsuch.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8